

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Omer Albert Higley
Debtor

Case No. 19-00679-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 24, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2023:

Recip ID	Recipient Name and Address
db	+ Omer Albert Higley, 2747 Horseshoe Pike, Palmyra, PA 17078-8949
cr	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751
5164550	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 924, HARRISBURG, PA 17121-0751
5163568	Ditech, Attn: Bankruptcy, PO Box 15009, Tempe, AZ 85284-0109
5164907	+ Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628
5163569	+ Jonestown Bank And Trust, PO Box 717, Jonestown, PA 17038-0717
5163572	+ Nationwide Credit, Inc., PO Box 1458, Des Moines, IA 50305
5163576	+ Victoria R. Higley, 2747 Horseshoe Pike, Palmyra, PA 17078-8949

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: mtgbk@shellpointmtg.com	Mar 24 2023 18:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
5170511	Email/PDF: bncnotices@becket-lee.com	Mar 24 2023 18:54:33	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5163563	+ Email/PDF: bncnotices@becket-lee.com	Mar 24 2023 18:54:33	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5163564	+ EDI: TSYS2	Mar 24 2023 22:38:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
5176002	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 24 2023 18:37:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013
5163566	+ EDI: CITICORP.COM	Mar 24 2023 22:38:00	Citicards, PO Box 790040, Saint Louis, MO 63179-0040
5164913	EDI: DISCOVER.COM	Mar 24 2023 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5163567	+ EDI: DISCOVER.COM	Mar 24 2023 22:38:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5163561	EDI: IRS.COM	Mar 24 2023 22:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5163565	EDI: JPMORGANCHASE	Mar 24 2023 22:38:00	Chase Card Services, Correspondence Dept, PO

		Box 15298, Wilmington, DE 19850
5163570	^ MEBN	Mar 24 2023 18:36:20 KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5188791	Email/PDF: resurgentbknofications@resurgent.com	Mar 24 2023 18:41:16 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5384604	Email/Text: BankruptcyECFMail@mccalla.com	Mar 24 2023 18:37:00 Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5163571	+ Email/Text: NCI_bankonotify@ncirm.com	Mar 24 2023 18:37:00 Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
5509212	+ Email/Text: bkecf@padgettlawgroup.com	Mar 24 2023 18:37:00 NewRez LLC d/b/a Shellpoint Mortgage Servicing, C/O Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
5311036	Email/Text: mtgbk@shellpointmtg.com	Mar 24 2023 18:37:00 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5311037	Email/Text: mtgbk@shellpointmtg.com	Mar 24 2023 18:37:00 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
5163573	^ MEBN	Mar 24 2023 18:36:19 NorthStar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
5163562	EDI: PENNDEPTREV	Mar 24 2023 22:38:00 PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5163562	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 24 2023 18:38:00 PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5187507	EDI: PRA.COM	Mar 24 2023 22:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5163574	Email/Text: signed.order@pfwattorneys.com	Mar 24 2023 18:37:00 Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
5163575	+ Email/Text: BAN5620@UCBINC.COM	Mar 24 2023 18:37:00 United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
TOTAL: 23		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5164551	*+	COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 924, HARRISBURG, PA 17121-0751
5384605	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5191812	##	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Omer Albert Higley gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Lauren Berschler Karl	on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com lbkarl03@yahoo.com
Paul C Bametzreider	on behalf of Creditor Jonestown Bank & Trust Co. paulb@reillywolfson.com dhiggins@reillywolfson.com
Sindi Mncina	on behalf of Creditor DITECH FINANCIAL LLC smncina@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 8	

Information to identify the case:

Debtor 1

Omer Albert Higley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5411

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00679-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Omer Albert Higley

3/24/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.